

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: \* Case No. 08-71355-JEM  
MARCEDIUS JONELL LYGHTS, \*  
\* Chapter 13  
\*  
Debtor. \*

**AMENDMENT TO SCHEDULES B, D AND J, SUMMARY OF  
SCHEDULES AND STATISTICAL SUMMARY OF CERTAIN LIABILITIES  
AND RELATED DATA**

COMES NOW MARCEDIUS JONELL LYGHTS, Debtor in the above-styled matter, by and through counsel, and files his Amendment to Schedules B, D, and J, Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data showing the Court as follows:

1.

Debtor amends Schedules B and D to disclose the value of his 2006 Ford Fusion is \$13,900.00.

2.

Debtor amends Schedule J to disclose the proper monthly payment amount for the 2006 Ford Fusion of \$362.74.

3.

Attached hereto are amended Schedules B, D and J, Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data.

4.

All other provisions shall remain the same.

WHEREFORE, Debtor respectfully requests that this Amendment be inquired into, allowed in total, and for such other relief as the Court deems just and proper.

Respectfully submitted this the 12th day of September, 2008.

/s/

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Stan C. Johnson  
Attorney for Debtor  
GA Bar No. 395484

2200 Century Parkway  
Suite 950  
Atlanta, GA 30345  
(404) 248-0808

In re **Marcedius Jonell Lyghts**

Case No. **08-71355**  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia (Checking)	-	\$10.00
		Wachovia (savings)	-	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$650.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	-	\$500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **Marcedius Jonell Lyghts**

Case No. **08-71355**  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Marcedius Jonell Lyghts**

Case No. **08-71355**  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		possible recovery of back SSI benefits from Social Security Administration	-	\$61,200.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford Focus Sedan	-	\$4,300.00
		2006 Ford Fusion	-	\$13,900.00



In re **Marcedius Jonell Lyghts**

Case No. **08-71355**  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

3

continuation sheets attached

Total >

\$80,565.00

In re **Marcedius Jonell Lyghts**Case No. **08-71355**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: <b>04/06</b> NATURE OF LIEN: <b>Title</b> COLLATERAL: <b>2006 Fusion</b> REMARKS:				<b>\$14,850.00</b>	<b>\$950.00</b>
Ford Motor Credit PO Box 54200 Omaha, NE 68154-8000	-	VALUE: <b>\$13,900.00</b>					
ACCT #: xxxxxx-xx7135		DATE INCURRED: NATURE OF LIEN: <b>mortgage</b> COLLATERAL: <b>7391 Windsor Ct, Riverdale, GA</b> REMARKS:				<b>\$130,000.00</b>	<b>\$8,000.00</b>
Household PO Box 4153K Carol Stream, IL 60197-4153	-	VALUE: <b>\$122,000.00</b>					
Subtotal (Total of this Page) >						<b>\$144,850.00</b>	<b>\$8,950.00</b>
Total (Use only on last page) >						<b>\$144,850.00</b>	<b>\$8,950.00</b>

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

IN RE: Marcedius Jonell Lyghts

Case No. 08-71355  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$987.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: mobile, cable, internet	\$206.00 \$30.00 \$53.00 \$213.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$200.00    \$8.00 \$200.00  
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	  \$64.00  \$200.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Ford Fusion 2006 b. Other: c. Other: d. Other:	\$362.74
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$2,523.74</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	 \$2,524.58 \$2,523.74 \$0.84



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re **Marcedius Jonell Lyghts**

Case No. **08-71355**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	No	1	\$130,000.00			
B - Personal Property	Yes	4	\$80,565.00			
C - Property Claimed as Exempt	No	1				
D - Creditors Holding Secured Claims	Yes	1			\$144,850.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	1			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	No	2			\$18,810.00	
G - Executory Contracts and Unexpired Leases	No	1				
H - Codebtors	No	1				
I - Current Income of Individual Debtor(s)	No	1				\$2,524.58
J - Current Expenditures of Individual Debtor(s)	No	1				\$2,523.74
TOTAL		14	\$210,565.00	\$163,660.00		

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re **Marcedius Jonell Lyghts**Case No. **08-71355**Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$2,524.58
Average Expenses (from Schedule J, Line 18)	\$2,523.74
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$373.12

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$8,950.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$18,810.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$27,760.00

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

**VERIFICATION – DECLARATION**

Comes Now the Debtor(s) in the above-styled action and hereby affirms under the penalty of perjury that the information contained in the foregoing Amendment /Modification is true and correct and accurately reflects the condition of the Debtor(s).

This the 12 day of Sept., 2008.

s/  
Marceduis Jonell Lyghts

**CERTIFICATE OF SERVICE**

This will certify that I have served this day a copy of the foregoing Amendment to Schedules B, D, and J, Summary of Schedules, and Statistical Summary of Certain Liabilities and Related Data by regular United States mail with adequate postage thereon to the parties listed below.

Dated: September 12, 2008.

/s/

\_\_\_\_\_  
Stan C. Johnson  
Attorney for Debtor  
GA Bar No. 395484

**SERVED:**

S. Gregory Hays  
Chapter 7 Trustee  
Suite 200  
3343 Peachtree Road, N.E.  
Atlanta, GA 30326-1420

Marcedius Jonell Lyghts  
7391 Windsor Court  
Riverdale, GA 30274-3532

All creditors on attached mailing matrix



Citicards  
8725 W Sahara Ave  
The Lakes, NV 89163-0001

Earnest Redwine, Jr  
127 Peachtree Street NE  
Ste 300  
Atlanta, GA 30303

Ford Motor Credit  
PO Box 54200  
Omaha, NE 68154-8000

GEMB/Lowes  
C811  
El Paso, TX 79998-1400

Hess Kennedy & Company  
Attorneys & Counselors at Law  
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Orlando, FL 32810

Household  
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Carol Stream, IL 60197-4153

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Las Vegas, NV 89193-8706

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